

In re:
Steven J Felder
Debtor

Case No. 19-16547-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 06, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2024:

Recip ID	Recipient Name and Address
db	+ Steven J Felder, 1815 68th Avenue, Philadelphia, PA 19126-2627
14411408	+ Franklin Mint Federal Credit Union, c/o Corinne Samler Brennan, Esq., 1835 Market Street, Ste 1400, Philadelphia, PA 19103-2945
14407603	Willowbrook Resort, Moseywood Road & Route 940, Lake Harmony, PA 18624

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 07 2024 00:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 07 2024 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14484113	Email/Text: megan.harper@phila.gov	Dec 07 2024 00:56:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14433898	+ EDI: CRFRSTNA.COM	Dec 07 2024 05:07:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14419957	+ EDI: AIS.COM	Dec 07 2024 05:07:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14419958	+ EDI: AIS.COM	Dec 07 2024 05:07:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14433375	Email/PDF: bncnotices@becket-lee.com	Dec 07 2024 00:31:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14442472	EDI: Q3G.COM	Dec 07 2024 05:07:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14442108	EDI: JEFFERSONCAP.COM	Dec 07 2024 05:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14598756	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2024 00:46:55	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14426779	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2024 00:46:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14426778	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 07 2024 00:46:55	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Dec 06, 2024

Form ID: 3180W

Total Noticed: 26

14437368	^ MEBN	Dec 07 2024 00:08:54	PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14429958	Email/Text: Bankruptcy.Notices@pnc.com	Dec 07 2024 00:55:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14444541	EDI: PRA.COM	Dec 07 2024 05:07:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14431057	+ EDI: G2RSPSECU	Dec 07 2024 05:07:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14431057	+ Email/Text: bankruptcynotices@psecu.com	Dec 07 2024 00:56:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14486079	+ Email/Text: blegal@phfa.org	Dec 07 2024 00:56:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14437464	+ EDI: JEFFERSONCAP.COM	Dec 07 2024 05:07:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14440972	EDI: Q3G.COM	Dec 07 2024 05:07:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14437826	EDI: Q3G.COM	Dec 07 2024 05:07:00	Quantum3 Group LLC as agent for, Helzberg Diamond Shops Inc, PO Box 788, Kirkland, WA 98083-0788
14440971	EDI: Q3G.COM	Dec 07 2024 05:07:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14437825	EDI: Q3G.COM	Dec 07 2024 05:07:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14421437	+ EDI: WFFC2	Dec 07 2024 05:07:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Dec 06, 2024

Form ID: 3180W

Total Noticed: 26

ADAM BRADLEY HALL

on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Auto amps@manleydeas.com

CORINNE SAMLER BRENNAN

on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com scmcginly@klehr.com;nyackle@klehr.com

DAVID M. OFFEN

on behalf of Debtor Steven J Felder dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DENISE ELIZABETH CARLON

on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

Stephen Franks

on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Auto amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Steven J Felder

Social Security number or ITIN xxx-xx-9326

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 19-16547-pmm

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J Felder

12/5/24**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.